

Exhibit 1

Document Return Date: MONDAY, AUGUST 20, 2018@3:00 p.m.
IF DONE SOONER, CALL OFFICE FOR NEW DATE AND TIME
Projected Filing Date: ON OR BEFORE AUGUST 31, 2018

Robert Lee Hayes:

The 2005 bankruptcy law is designed to make it difficult for you to obtain protection from your creditors. If you fail to file all the required documents, your case will be dismissed and you will be denied certain rights even if you file again. In order to make sure that your case is not dismissed, I will have to prepare about 50 pages of documents for you to open your case. I will be able to do this for you only if you verify the information contained in this checklist and provide the additional information requested.

Your case is scheduled to be filed on the Projected Filing Date set out above. In order for it to be filed on that date, you will need to bring in the documents and information requested below by the Document Return Date set out above. I will then add the remaining information to your court documents. Within a week after the document return date, you will need to come in and sign your final bankruptcy papers.

Importance of the Document Return Date: The 2005 bankruptcy law requires the filing of copies of all pay stubs you received within the 60 days before filing your case and calculation of income based upon the six calendar months before the month of filing. For example, if we file your case in July, I will have to calculate your income based upon the months of January through June. If we miss the July filing date and file in August, different pay stubs will have to be produced and your income will have to be re-calculated based upon the months of February through July. **This means that, if we miss the Projected Filing Date, your papers will have to be changed and there will be delays and additional attorney fees of \$300.** My staff and I will be doing everything possible to get your case filed on the Projected Filing Date. We can only do that if you provide the ALL documents and information by the Document Return Date set out above. You should do the following three things as soon as possible:

First, you must obtain certificate of debt counseling (not debt repayment plan) which has been issued in the six months before the Projected Filing Date above. You can obtain this certificate through In Charge by logging on to www.PersonalFinanceEducation.com or calling toll free 1-866-729-0049. The counseling process will take about an hour and will cost approximately \$25. It's the same price for individual or joint filers.

Second, you should gather the Required Documents listed on the opposite page and deliver them to me in the manila envelope attached to this folder.

Third, you should go through the following summary of information for your bankruptcy petition, provide the additional information requested, and make any corrections or changes using a RED pencil or pen.

Then bring the certificate, documents, and summary of information to my office. You do not need an appointment for this. I will use this information to put together your bankruptcy papers to be reviewed and signed by you.

If you do not provide all the requested documents and information, it will be necessary to make an additional information request and, possibly, to set up another appointment to go over the missing information or documents. The additional charge for this will be \$150. You can avoid that additional charge by simply providing all the documents and information requested below.

YOU MUST MAKE COPIES OF REQUIRED DOCUMENTS OR YOU WILL BE CHARGED FOR COPYING-

No two sided documents or originals.

\$50 minimum copy charge no exceptions.

PLEASE DO NOT USE STAPLES, USE PAPERCLIPS

☒ **Certification of debt counseling**

☒ **Make COPIES of all bank statements and PAY PAL beginning with the month of FEBRUARY 1, 2018 through JULY 31, 2018. If statements cut off prior to end of the month, have the bank print off a ledger activity statement until the end of the month.**

I enclose all the documents listed above on or before the Document Return Date

August 20, 2018



Robert Lee Hayes

INFORMATION REVIEW – USE A RED PEN OR PENCIL

The following pages are *draft documents* which have been prepared from the information you have provided. As you review them, you should cross out any incorrect information using a **RED** pen or pencil. Then write in the correct information legibly using a regular pen or pencil. If you do not make a correction regarding any information contained in the following pages, you are telling the attorney that the listed information is true and correct.

INCOME FROM ALL SOURCES IN PAST 6 MONTHS

The attached document titled “Income from All Sources in Past 6 Months” is very important because it discloses all income you have received from ANY source in the past 6 months. If all your income is not disclosed on this form, your case may be dismissed or you may be forced into a wage earner plan.

GROSS INCOME FROM ALL SOURCES IN PAST 3 YEARS

You must list all sources in income in the past 3 years and how much you received from each. The attached document titled “Gross Income From all Sources in Past 3 Years” is a draft of the information you have already provided. You should use this to consult your records and make any changes or additions.

MONTHLY INCOME AND EXPENSES (Schedules I & J)

The page titled “Schedule I. Current Income of Individual Debtor(s)” is a list of all your current monthly income and payroll deductions. The total of your combined monthly net income is listed at the bottom of the page. That amount is \$941.00.

You must list all your current monthly living expenses on Schedule J and total them up. If your total monthly expenses listed on Schedule J are less than \$941.00, the court will take the difference each month to pay to the creditors.

Schedule J is a list of all your current monthly living expenses. These total \$0.00.

[excess income above median] Be sure to include all your necessary living expenses. The court will deduct that total amount of the living expenses you put down from \$941.00 and take the rest to pay creditors, so there will be nothing left for any living expense you do not put down.

SAVING YOUR PROPERTY – SCHEDULES A & B

You will only be allowed to keep property which is listed on Schedules A & B. I have listed the property which you disclosed at our conference. If you have any additional property which is not already listed, **you must list it now!** Any property you have which is not listed on Schedules A & B will be taken from you and sold. The sale proceeds will be distributed to the creditors.

The page titled “**Schedule A. REAL PROPERTY**” is a description of all real estate in which you have any ownership, lease, option or other interest. [Stop You have informed me that you have no such interests. If that is not correct, list any real estate in which you have an ownership interest on this page.]

The 3 pages titled “**Schedule B. PERSONAL PROPERTY**” is a description of all other property in which you have an interest or expect to have an interest. Read the description of each category of property carefully to make sure that any property you have in that category is listed. If you have property which is not listed, just write a description or a notation in the appropriate category and I will add it to your papers. If you are not sure what category applies, just write a note describing the property in any of the categories and I will put it in the right one.

VALUES. The value of each piece of property is very important because the value determines whether or not you are allowed to keep it for your fresh start. "Value" does not mean what you could purchase a new replacement item for. Rather, it means the price you would have to pay if you purchased a similar, used item in the same condition. In other words, what you could get for the one you have if you sold it in its present condition. The value of real estate is established by a recent appraisal or recent sales of similar real estate. The value of vehicles and other personal property is determined by Blue Book value or the amount paid for similar vehicles in recent sales.

HIDING PROPERTY. You cannot protect property by putting it in someone else's name or not listing it in this section. Hiding property is a crime and will probably result in the loss of the property. If you have transferred property to someone else within the past 2 years, make a note in the category for that type of property and I will discuss the matter with you.

DAMAGE & INJURY CLAIMS. If you have been in an accident or have been the victim of malpractice or have been otherwise harmed by the actions of another, you have a claim against that person or company *even if you have not yet filed a lawsuit or made a demand for compensation*. Your claim is a type of property and must be listed in section 21 of Schedule B or you will lose it.

FUTURE INHERITANCES & LIFE INSURANCE. If you become entitled to any inheritance or life insurance proceeds within 180 days after we file your petition, your petition must be amended to claim it as an exemption. If the value is too great to fit within one of the exemptions, the court may use the excess value to pay creditors. You have a duty to notify the attorney of any inheritance or life insurance to which you become entitled within 180 days after we file your petition.

STATEMENT OF FINANCIAL AFFAIRS

The Statement of Financial Affairs is approximately ten pages long. Most of the sections will not apply to you, but you need to read the introduction to each section carefully to make sure that it does not apply to you. If any of the information in any category is not completely correct, make a red mark next to the section and fill in the correct information.

LAWSUITS & LIENS. I have listed the lawsuits you have disclosed in Section 4 of the Statement of Financial Affairs. If a judgment is taken against you in Superior Court, that judgment creates an automatic lien on any real estate you own in that county. Most of the time I can get the lien removed from your real estate in the bankruptcy – but only if I know about it. If the judgment lien is not removed in the bankruptcy, you will have to pay it (with interest) when you later sell or refinance your real estate. If you know of any lawsuits which are not listed in Section 4, be sure to add them now. If you are not sure whether any judgments have been taken against you in Superior Court, you can go to the office of the Superior Court Clerk in your county courthouse and ask if any judgments have been taken against you. If you find a judgment in Superior Court, get a copy of the judgment, write it in Section 4, and bring the copy of the judgment in with this checklist. If you do not list any judgments in Superior Court in Section 4, I will assume that there are none and will not take any action to remove them.

CREDITORS – YOU MUST LIST EVERY ONE – NO EXCEPTIONS

You will be required to swear **under penalty of perjury** that you have listed everyone you know about to whom you owe money and everyone who claims you owe them money. **You are not allowed to leave any creditor out – even if you want to pay the creditor.** In addition to credit accounts, loans, rent, medical and dental bills, you **MUST** also list

Payday Loans;

Money owed to **relatives**;

Business creditors, loans, leases, etc., (even if you only co-signed or guaranteed them);

Cosigners on loans or accounts including former spouses;

Joint debts a **former spouse** was ordered to pay in the divorce or separation decree; and

Veteran's Administration if you received a VA loan

CREDITORS NOT ELIMINATED IN THE BANKRUPTCY

The following obligations **MUST** be listed in the creditor section even though they will not be ended by the bankruptcy:

Tickets, fines and restitution;

Taxes (federal and state) due less than 3 years and debts incurred to pay them;

Student loans from the government or a nonprofit organization or insured by the Gov't;

Child support and alimony; and

Death or injury resulting from operating a motor vehicle while intoxicated

LISTING YOUR CREDITORS

The creditors you have provided so far are already listed in the creditor section of this checklist. Now you need to provide the names and addresses of the remainder of your creditors. Blank pages are provided at the end of the checklist for up to 30 creditors. If you have more than 30 creditors, you can make additional copies on the creditor pages to list them. Do **NOT** list them on blank pages because you may forget some required information and your papers will have to be changed at additional cost.

You **MUST** provide an address and amount owed for each creditor. If a creditor does not have an address or an amount owed, your papers will have to be changed at additional expense. You must also put down a "reason for the obligation" telling the court what type of debt this is. For example, "medical expense" "loan" or "taxes."

SUMMARY

I have reviewed the attached Schedule I (monthly income), Schedule J (monthly expenses), Income from All Sources in Past 6 Months, Schedule A (real property), Schedule B (personal property), Statement of Financial Affairs, and list of creditors. I swear under penalty of perjury that these documents are complete, true, and accurate except for the places in which I have made corrections in red. I have had **no income in the past 6 months from any source not listed** on the document titled "Income from All Sources in Past 6 Months." I have read the above information regarding reaffirmation agreements.

I have reviewed all installment agreements which I have signed with any creditors for clauses which make filing bankruptcy a default (breach of agreement), and I direct you not to prepare any reaffirmation agreements except those I have listed above.

August 20, 2018



Robert Lee Hayes

GROSS INCOME FROM ALL SOURCES IN PAST 3 YEARS

The Court wants to know the total gross income (before deducting taxes and other deductions) you earned from all sources in the past 3 years. You have stated that you had income from the sources listed below. You must now verify for the Court how much you earned from each source. Write in or correct the amount of income listed for each source. If you do not have your records from last year or the year before, you can estimate the amount received. If you did not receive any income from any of the sources listed below, write "\$0" in the box by that source.

You must write in the **TOTAL ANNUAL** (not monthly) amount received. Do **NOT** write in a monthly amount or your papers will have to be changed before they are filed and there will be an additional \$100 charge.

Robert Lee Hayes's Income From the Source's Below	
	2018 (year to date) Gross Income for whole year
Social Security	PROVIDE YTD
SSI	PROVIDE YTD
Other (specify):	Food Stamps
	2017 Gross Income for whole year
Social Security	PROVIDE AMOUNT
SSI	PROVIDE AMOUNT
Other (specify):	Food Stamps
	2016 Gross Income for whole year
Social Security	PROVIDE AMOUNT
SSI	PROVIDE AMOUNT
Other (specify):	Food Stamps

's Income From the Source's Below	
	2018 (year to date) Gross Income for whole year
2354,020	11,292
455,220	
2,052	
	2017 Gross Income for whole year
3,948	11,100
5,112	
2,100	
	2016 Gross Income for whole year
3,936	
5,100	
2,148	11,184